

FACTS	WHAT DOES M&T BANK CORPORATION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons M&T Bank Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does M&T Bank Corporation share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free 1-800-785-3162 – our menu will prompt you through your choices, or • Visit us online: www.mtb.com/privacyoptout <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions	Call toll-free 1-800-724-2440 or go to www.mtb.com .
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Who we are	
Who is providing this notice?	This notice is being provided by M&T Bank, M&T Securities, Inc., Wilmington Trust Investment Advisors, Inc., Wilmington Trust Investment Management, LLC, Wilmington Trust Company, and Wilmington Trust, N.A.
What we do	
How does M&T Bank Corporation protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does M&T Bank Corporation collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with an M&T and Wilmington name and financial companies such as Lafayette Settlement Services, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies such as insurance companies, mortgage brokers, and companies that perform marketing services on our behalf.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners can include financial institutions such as insurance companies and financial product or service marketing companies.</i>
Other important information	
Residents of the states of California, Vermont and New Mexico are provided additional rights according to state law. <ul style="list-style-type: none"> • Residents of California and Vermont do not have to take any further action to limit the sharing of information – such limits are already in place. M&T will not share any of your non-public personal information (other than permitted by law) within the M&T family of companies, or with outside companies, unless you first authorize us to do so. • Residents of the state of New Mexico do not have to take any further action to limit the sharing of information with outside companies – such limits are already in place. M&T will not share any of your non-public personal financial information (other than as permitted by law) with outside companies, unless you first authorize us to do so. 	